

**William O'Neil**

**From:** Lara George  
**Sent:** Tuesday, August 12, 2014 10:47 AM  
**To:** William O'Neil  
**Cc:** Mike Niccolini; Steve Trowern  
**Subject:** RE: MSO title reports cost refunds

Thanks Bill, lets discuss all when you get back but helpful. I think we are going to need to print an invoice for someone on Justin's side to review manually if I have to hire someone on Justin side, that is my first thought to make sure no administrative errors. Have a nice week.

*Lara L. George*  
*MCM Capital Partners*  
*7500 Old Georgetown Road, Suite 1300*  
*Bethesda, MD 20814*  
*Office: 240-744-3102*  
*Cell: (917) 359-8992*  
[lgeorge@mcmcap.com](mailto:lgeorge@mcmcap.com)

**From:** William O'Neil  
**Sent:** Tuesday, August 12, 2014 10:43 AM  
**To:** Lara George  
**Cc:** Mike Niccolini; Steve Trowern  
**Subject:** Re: MSO title reports cost refunds

Lara

Yes normal policy prevents invoicing costs prior to receiving the invoices from vendors. Here a large order went in and invoice receipt was sporadic from all star and the lawyer receiving the invoices (Yoder, since dismissed) failed to accurately communicate with those creating the invoices bc he refused to use our case management software. It certainly will not happen again, as Terry or I will sign off on all future invoices. You should know we under billed some as well so the entire system under review. We can discuss further at your convenience.

William O'Neil  
202.445.4277

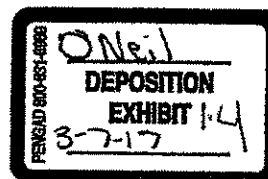
On Aug 11, 2014, at 4:15 PM, "Lara George" <[lgeorge@mcmcap.com](mailto:lgeorge@mcmcap.com)> wrote:

Bill,

Sorry to bother you on vacation, but this refund could become a major disaster even though I understand from Justin, just an oversight. I think I need to understand from you or one of your people as soon as possible if in fact this was your process since the inception of billing before invoices come in on title or if this was an exception and to confirm that this will not happen again. If there are any unusual circumstances, let me know. I just need information in case any issues arise before your return. Lets plan on meeting on Monday when you return to discuss all of billing too and make sure with the growth the processes are in place to ensure all. If we need to add another process in accounting we will happily do so too. Also, I will caveat with both people in accounting not in this afternoon, I am not sure if this was already addressed with Tonnie and not an issue on an isolated basis.

Thanks,  
Lara

CONFIDENTIAL



TOL007071

**Lara L. George**  
MCM Capital Partners  
7500 Old Georgetown Road, Suite 1300  
Bethesda, MD 20814  
Office: 240-744-3102  
Cell: (917) 359-8992  
[lgeorge@mcmcap.com](mailto:lgeorge@mcmcap.com)

---

**From:** Justin Wenk [<mailto:jwenk@bsifinancial.com>]  
**Sent:** Monday, August 11, 2014 3:15 PM  
**To:** Lara George  
**Subject:** FW: MSO title reports cost refunds

Here is the loan level on title overcharge refund.

Thank you,

Justin Wenk  
Vice President / Branch Manager

<image001.png>

7500 Old Georgetown Road  
Suite 1350  
Bethesda, MD 20814  
Phone: 1-866-581-4498, Option 5, Extension 7141  
Fax: 1-877-783-8516  
[www.bsifinancial.com](http://www.bsifinancial.com)  
NMLS ID Number 289173

**CONFIDENTIALITY & DISCLOSURE NOTE:**

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of BSI Financial Services. BSI Financial Services accepts no liability for any damage caused by any virus transmitted by this email.

*BSI Financial Services is a debt collector, and information you provide to us may be used to collect a debt. However, if you have filed for bankruptcy, we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 bankruptcy, received a discharge, and this loan was not reaffirmed in the bankruptcy case, we will exercise only in rem rights as allowed under applicable law and will not attempt any act to collect, recover or offset the discharged debt as your personal liability.*

**Disclaimer:**

**\*Licensed as BSI Financial Services** in the state of Colorado. Colorado Office: 13111 East Briarwood Avenue, Suite 340, Centennial, CO 80112 (303)768-0200

**\*North Carolina Collection Agency Permit #108732**

**\*Licensed as BSI Financial Services** in Alaska, Arizona, Arkansas, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Louisiana, Maine, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

**\*Licensed as BSI Financial Services, Inc.** in Delaware, Illinois, Kentucky, Maryland, Michigan, Missouri, Mississippi, Nebraska, Nevada, Pennsylvania, Rhode Island, South Carolina, and Texas.

---

**From:** William O'Neil [mailto:WONeil@oneilgroupllc.com]

**Sent:** Wednesday, July 09, 2014 2:33 PM

**To:** Justin Wenk

**Subject:** MSO title reports cost refunds

Refund spreadsheet

William T. O'Neil  
The O'Neil Group LLC  
1629 K Street, N.W. Suite 300  
Washington, D.C. 20006  
[woneil@oneilgroupllc.com](mailto:woneil@oneilgroupllc.com)  
202-445-4277

---

**CONFIDENTIALITY & DISCLOSURE NOTE:**

This e-mail and any attachments are confidential and may be protected by legal privilege. If you are not the intended recipient, be aware that any disclosure, copying, distribution or use of this e-mail or any attachment is prohibited. If you have received this e-mail in error, please notify us immediately by returning it to the sender and delete this copy from your system.

Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by us, our subsidiaries or affiliates, as applicable, for any loss or damage arising in any way from its use. Thank you for your cooperation.

**IRS CIRCULAR 230 NOTICE:**

To comply with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained herein (including any attachments), unless specifically stated otherwise, is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending any transaction or matter addressed herein to another party.

<MSO Refund for Title Costs.xlsx>